

Debtor 1	<u>Sebastian</u>	<u>Anthony</u>	<u>Martin</u>
	First Name	Middle Name	Last Name
Debtor 2	<u>Lisa</u>	<u>Ann</u>	<u>Martin</u>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of		<u>NJ</u>
Case number (if known)	<u>16-13781</u>		

FILED
JEANNE A. NAUGHTON, CLERK

APR - 5 2022

U.S. BANKRUPTCY COURT
TRENTON, NJ
BY [Signature] DEPUTY

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course

3/30/2022
MM / DD / YYYY

Name of approved provider

Debtor Edu LLC

Certificate number

14912 - NJ - DE - 036437838

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

Lisa A Martin
Signature of debtor named on certificate

LISA A Martin
Printed name of debtor

Date 4/1/22
MM / DD / YYYY

Certificate Number: 14912-NJ-DE-036437837

Bankruptcy Case Number: 16-13781



14912-NJ-DE-036437837

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 30, 2022, at 1:38 o'clock PM EDT, Sebastian Martin completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 30, 2022

By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor

Fill in this information to identify the case:

Debtor 1 Sebastian Anthony Martin
First Name Middle Name Last Name

Debtor 2 Lisa Ann Martin
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of NJ

Case number (if known) 16-13781

FILED
 JEANNE A. NAUGHTON, CLERK
 APR - 5 2022
 U.S. BANKRUPTCY COURT
 TRENTON, NJ
 BY [Signature] DEPUTY

Official Form 423

Certification About a Financial Management Course

12/11

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course 03/30/2022
MM DD / YYYY

Name of approved provider Debtor Edu LLC

Certificate number 14912-NJ-DE-036437838

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):
- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
 - ☐ Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
 - ☐ Active duty. I am currently on active military duty in a military combat zone.
 - ☐ Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

[Signature]
 Signature of debtor named on certificate

Sebastian Martin
 Printed name of debtor

Date 3/30/22
MM / DD / YYYY

Certificate Number: 14912-NJ-DE-036437838

Bankruptcy Case Number: 16-13781



14912-NJ-DE-036437838

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 30, 2022, at 1:38 o'clock PM EDT, Lisa Martin completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 30, 2022 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor



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FROM:

Sebastian Martin
11 Wyndson Ave,
Hoboken, NJ, 08008

TO:

US Bankruptcy Court
District of New Jersey
402 East State Street
Trenton, NJ, 08608

Label 229, March 2016

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Please find the
deficient items satisfied,
so the discharge can be
granted. Thank you!

Sebastian Martin

732-337-4557

Form clsnodsc - ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 16-13781-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sebastian Martin
11 Hudson Avenue
Hazlet, NJ 07734

Lisa Martin
11 Hudson Avenue
Hazlet, NJ 07734

Social Security No.:

xxx-xx-1627

xxx-xx-3511

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after April 7, 2022 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: March 8, 2022
JAN: mjb

Jeanne Naughton
Clerk